Case 19-16648-mdc Doc 39 Filed 02/23/20 Entered 02/24/20 00:53:29 Desc Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Javier A. Ramos Angelina L. Ramos Debtors Case No. 19-16648-mdc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Christina Page 1 of 2 Date Rcvd: Feb 21, 2020 Form ID: pdf900 Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 23, 2020.
14447328
                +ACAR Leasing LTD d/b/a GM Financial Leasing, c/o William E. Craig, Esquire, 110 Marter Ave.,
                               Moorestown, NJ 08057-3124
                  Suite 301,
                +ACAR Leasing LTD dba GM Financial Leasing,
                                                                 P.O. Box 183853,
14421090
                                                                                      Arlington, VA 76096-3853
                +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Po Box 982238,
                                                       EL PASO TX 79998-2238
14410203
               ++BANK OF AMERICA,
                                                                                     El Paso, TX 79998)
14435389
                +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14410204
                +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
                 Citibank, N.A.,
                                    5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14444149
                +Citicards Chna, Po Box 6217, Sioux Falls, SD 57117-6217
+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
14410206
14428955
                  c/o Robertson, Anschutz & Schneid, P.L.,
                                                                6409 Congress Avenue, Suite 100,
                  Boca Raton, FL 33487-2853
14410209
                                                 Wilmington, DE 19850-5369
                +Jpmcb Card,
                               Po Box 15369,
                +PENNSYLVANIA HOUSING FINANCE AGENCY, C/O Rebecca A. Solarz,,
14467222
                                                                                      KML Law Group,
                  701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14437355
                +PHILA GAS WORKS, 800 W MONTGOMERY AVE,
                                                              PHILADELPHIA, PA 19122-2898,
                  ATTN: BANKRUPTCY DEPT, 3FL
14410212
                +Young, Marr & Associates, LLC,
                                                    3554 Hulmeville Road, Suite 102,
                                                                                            Bensalem, PA 19020-4366
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2020 03:24:29
smq
                  Pennsylvania Department of Revenue,
                                                                                   P.O. Box 280946,
                                                          Bankruptcy Division,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2020 03:24:53
                                                                                               U.S. Attorney Office,
smg
                  c/o Virginia Powel, Esq., Room 1250,
                                                             615 Chestnut Street,
                                                                                       Philadelphia, PA 19106-4404
14416064
                +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 22 2020 03:29:18
                  Capital One Bank (USA), N.A.,
                                                    4515 N Santa Fe Ave,
                                                                             Oklahoma City, OK 73118-7901
14410205
                +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 22 2020 03:28:40
                  Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
                 E-mail/Text: mrdiscen@discover.com Feb 22 2020 03:23:36
14420224
                                                                                 Discover Bank,
                Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
+E-mail/Text: mrdiscen@discover.com Feb 22 2020 03:23:36 Discover
14410207
                                                                                 Discover Fin Svcs Llc, Pob 15316,
                  Wilmington, DE 19850-5316
                +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 22 2020 03:23:49
14410208
                                                                                              Gm Financial,
                  Po Box 181145, Arlington, TX 76096-1145
                 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 22 2020 03:28:53
                                                                                                   LVNV Funding, LLC,
14444562
                Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
+E-mail/PDF: pa_dc_claims@navient.com Feb 22 2020 03:29:07 Navient,
14410210
                  Wilkes Barre, PA 18773-9500
14441126
                +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Feb 22 2020 03:23:33
                  Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14410211
                +E-mail/Text: blegal@phfa.org Feb 22 2020 03:24:36
                                                                           Pa Housing Finance Age,
                                                                                                      2101 N Front St,
                  Harrisburg, PA 17110-1086
14463648
                +E-mail/Text: blegal@phfa.org Feb 22 2020 03:24:36
                                                                           Pennsylvania Housing Finance Agency,
                  211 North Front Street, Harrisburg, PA 17101-1406
                                                                                                   TOTAL: 12
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***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020 Signature: /s/Joseph Speetjens

District/off: 0313-2 User: Christina Page 2 of 2 Date Rcvd: Feb 21, 2020

Form ID: pdf900 Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 21, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Angelina L. Ramos support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com PAUL H. YOUNG on behalf of Debtor Javier A. Ramos support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM EDWARD CRAIG on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing

ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: JAVIER RAMOS : CHAPTER 13

ANGELINA RAMOS

Debtors :

NO. 19-16648

ORDER

AND NOW, upon consideration of the Motion to Incur Debt ("the Motion"), and the request for an expedited hearing thereon, and sufficient cause being shown, it is hereby **ORDERED** that:

- 1. The Request For an Expedited Hearing **GRANTED**.
- 2. A hearing to consider the Motion shall be and hereby is scheduled on February 27, 2020, at 11:30 a.m., in the United States Bankruptcy Court, 900 Market Street, 2nd Floor, Courtroom No. 2, Philadelphia, Pennsylvania, 19107.
- 3. Written objections or other responsive pleadings to the Motion (while not required) may be filed up to the time of the hearing and all objections will be considered at the hearing.
- 4. The Movant shall serve the Motion and this Order on the U.S. Trustee, the case Trustee (if any), the individual Respondent(s) (if any), counsel to the Official Committee of Unsecured Creditors (if any), all secured creditors and all priority creditors by overnight mail, facsimile transmission or e-mail transmission no later than 5:00 p.m. on February 21, 2020
- 5. The Movant shall serve this Order and the Notice of the Motion in conformity with Local Bankruptcy Form 9014-3 on all other parties in interest, including all creditors, by regular mail no later than 5:00 p.m. on February 21, 2020.
- 6. The Movant shall file a Certification of Service as required by Local Rule 9014-4.

Date: February 21, 2020

MAGDELINE D. COLEMAN CHIEF U.S. BANKRUPTCY JUDGE

azdiline D. Colemu